

TRADESMEN'S BANK CRASH.

THE LOAN TO JAMES MACNAUGHTAN ON WOOL EXCHANGE STOCK.

SECURITIES THOUGHT TO COVER IT—PRESIDENT MACNAUGHTAN BLAMES ENEMIES IN WALL STREET—A STATEMENT FROM THE CONTROLLER.

Although no official statement of the affairs of the Tradesmen's National Bank has been made by National Bank Examiner W. H. Kimball, the developments yesterday were of a reassuring character so far as the depositors and stockholders are concerned. In the opinion of Mr. Kimball, the impairment of the bank's capital will not exceed \$250,000, and if certain securities held by the institution for money lent realize their present estimated value the liquidation of the bank will be satisfactory to all persons interested.

Mr. Kimball and his assistant, S. D. Bullock, together with the entire clerical force of the bank, were busy yesterday with the examination of the books and securities, and it was hoped that by last night sufficient progress would be made to draw up a rough statement of the true condition of affairs.

The work has taken longer than was expected, and late yesterday afternoon Mr. Kimball announced that it might be several days before he would be able to make his report. The directors will meet just as soon as his report is received and take action on the policy to be pursued so far as the future of the bank is concerned.

THE LOAN TO MR. MACNAUGHTAN. It became known yesterday that since the last examination of the bank, and, in fact, within a few days, the institution had lent about \$340,000 to James MacNaughtan and other allied interests on security consisting of four thousand shares of the Wool Exchange and an unknown number of warehouse receipts of the New-York Wool Warehouse Company. In connection with this there were many sensational rumors put in circulation yesterday. The report that James MacNaughtan, knowing that the bank was going under, had taken advantage of his position as president of the bank to obtain this large loan was absolutely denied by Mr. Kimball. He said the loan had been made by the bank as a strictly legitimate transaction, and the only question was in relation to the value of the security held by the bank. On this point it may be mentioned that the stock of the Wool Exchange was not quoted in the open market. It is said that, on a fair estimate of valuation, the building of the Wool Exchange is worth \$3,000,000. Against this it is stated, the Equitable Life Assurance Society holds a mortgage of \$500,000. The Exchange has no other debts, and on this basis the equity in the building is \$2,500,000. The capital of the Exchange is \$1,000,000, of which \$250,000 is held in the treasury as a reserve. Of the outstanding stock, amounting to \$775,000, it is understood the MacNaughtan brothers only a short time ago held \$550,000. On the basis of the figures just mentioned, David H. Bates, vice-president of the bank, and Mr. Kimball both estimated the value of the stock of the Wool Exchange at \$60 a share. It is said that a Wall Street firm which makes a specialty of unlisted securities quoted Wool Exchange stock at above par on September 17, which was before the announcement of the suspension of wool sales.

If the stock of the Exchange can be sold at par the four thousand shares held by the bank would bring \$400,000, and the reported loan of \$340,000 would be secured outside of the value of the securities of the New-York Wool Warehouse Company said to be held by the bank. On the basis of \$60 a share the Wool Exchange stock in the bank would represent \$240,000, leaving \$100,000 to be made good by other securities.

Morris J. Hirsch, of the firm of Blumenfeld & Hirsch, attorneys for the bank, when seen at his office at 5 p. m. yesterday, said that the value of the stock of the Wool Exchange would be amply sufficient to protect the loan of \$340,000. He knew nothing regarding the value of the warehouse company's securities. If the bank held such security, he was not in a position to confirm the information, and if the bank held any of the warehouse receipts, it was fully secured by the wool in storage. Mr. Hirsch expected that a meeting of the directors of the bank would be held to-day.

ALLEGED WORK OF ENEMIES IN WALL ST. President MacNaughtan made a statement to the reporters during the day in which he alleged that the embarrassment of the bank had been brought about through enemies in Wall Street. He said he would have some sensational statements made before the week was over. Mr. MacNaughtan spoke of having made application for money at the Chemical National Bank to secure which he offered bills of acceptance. His request was denied by President Williams of the Chemical, who reported the matter, according to Mr. MacNaughtan, to the Clearing House officials. Mr. MacNaughtan explained that he had sought relief in order to be ready for any emergency. Deposits to the amount of \$500,000 had been withdrawn, and this drain over the counter had reduced the bank's cash. If the bank were allowed to finance its own affairs it would be able to meet every claim within sixty days. Mr. MacNaughtan considered the Wool Exchange in excellent condition.

He declined to discuss the loan made on the Wool Exchange stock, saying that it was a matter in which he and his brothers were interested. A stockholder of the Exchange, in conversation with a Tribune reporter yesterday, deplored the poor judgment of those persons who had attracted public attention by announcing the suspension of the wool sales and of the issue of "The Wool Record," the organ of the Exchange. He said "The Wool Record," by a gradual cutting down, might have stopped publication without causing any stir. As for the wool sales, they had been practically abandoned since last February, and the public announcement last week was unnecessary. As a matter of fact, it had called down all the present trouble for the bank and Exchange.

CAME WITHOUT WARNING. One of the officers of the Wool Exchange, in expressing his surprise at the closing of the bank, remarked that to his personal knowledge there had been no warning of the institution's shutting down. On Tuesday morning the treasurer of the Exchange had sent down a deposit which had been refused. This was the best indication possible that the trouble was entirely unexpected. The same officer is authority for the information that the MacNaughtan Brothers created the New-York Wool Warehouse Company, which owned the Exchange building stands, they were prominent, he said, in promoting the Wool Exchange and sold it for the site of the new building, which was originally intended for warehouse purposes only. The building was constructed to bear a weight of 250 pounds to the square foot. The warehouse company has been a tenant of the building ever since it was opened, but it was deemed advisable to turn the floor space into offices. The rent from which would give the Exchange a good income. He confirmed the report that the MacNaughtans controlled the stock of the Wool Exchange, and stated that, in his opinion, the brothers had been obliged to borrow large sums lately to meet the advances on wool, which the warehouse company had in its storage building. The present condition of the wool market, he said, would make it impossible to dispose of the stocks of raw wool. Vernon M. Davis called on the bank officials yesterday in the interest of a client who had sent to the bank on Monday last a check for \$100,000. Mr. Davis would not state the amount of the check, nor would he give the name of his client. He said that the bank would surrender the check.

Notice was given yesterday that checks and drafts drawn on the Tradesmen's Bank by the Jamestown Banking Company, Jamestown, Penn.; the Citizens' Bank, War, Kan.; the Franklin County Bank, Columbus, Ohio; the Antwerp Exchange Bank, Antwerp, Belgium; the Bank of Commerce, New York, N. Y.; the Bank of Wayne, Wayne, Neb.; the Pal-

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mer National Bank, Palmer, Mass.; Lattimer & Winton, bankers, Addison, N. Y.; the People's National Bank, Indiana, Penn.; Cyrus Allen, banker, New-York; the Newport National Bank, Newport, Ky.; and the Rock Spring National Bank, Rock Spring, Wyo., would be paid through the Hanover National Bank.

J. P. Faure, the ex-Commissioner of Charities, who is also secretary of the Wool Club, is desirous, on behalf of the organization, of correcting an impression which, he said, had gone abroad, to the effect that the Wool Club was in any way connected with the Tradesmen's National Bank, lately closed.

Mr. MacNaughtan's strictures upon the course of the Clearing House Committee are not greatly disturbing its members. They simply did their duty, they say, without fear or favor. It was an unpleasant duty, but nevertheless necessary one, and the examination was conducted with conscientious care and thoroughness. Mr. Williams's reporting the condition of the Tradesmen's Bank is strongly defended by his associates of the Clearing House Committee, who point out that for him to have withheld the information would have been doing an injustice to his fellow-members in the Clearing House.

Washington, Oct. 5.—In regard to the suspension of the Tradesmen's National Bank of New-York City, Acting Controller Murray made the following statement to-day:

"The suspension of the bank was primarily due to the action of the Clearing House Committee, which, after an examination into the affairs of the bank, notified it that clearings for yesterday would be refused."

"Owing to the multiplicity of details requiring immediate attention, the National Bank Examiner Kimball, in charge, has been able to make but little progress in examination. The embarrassment of the bank seems to arise from a recent loan to the Wool Exchange and the New-York Wool Warehouse Company, the former of which has lately suspended operations."

"A detailed report is expected from the Examiner at the earliest possible moment."

CONDUIT MYSTERY EXPLAINED. WALL STREET THINKS IT RELATES TO THE NEW ELECTRIC COMPANY CHARTERED RECENTLY AT ALBANY.

A great deal of public curiosity has been aroused in the course of the last few months regarding the ultimate fate of the Metropolitan Street Railway Company designed to put the conduits which it has been laying beside its tracks up town in Broadway and other thoroughfares, it having often been declared that electric light wires would be laid in them, and the assertion having been as often denied by the Metropolitan company, which is an essential part of its underground system. A day or two ago another strange thing appeared, when several young lawyers, none of them well-known as financiers or capitalists, incorporated at Albany the New-York Gas and Electric Light, Heat and Power Company, with the great capital of \$25,000,000. Wall Street could not at first understand the why and wherefore of the new corporation, but by yesterday it had generally reached the conclusion that the company's promoters were ex-Governor Flower, Anthony N. Brady and their associates, and that had come to the further conclusion that there was an intimate relation between the Metropolitan conduit mystery and the mystery of the new company. A few days ago the Kines County Electric Light and Power Company, represented by the Brooklyn Edison Company, by the purchase of its stock and the same interest for itself practically all the electric light wires of the borough of Brooklyn. The same interests, as is well known, control most of the trolley lines in Brooklyn. It is believed by many men in the financial district that the new corporation is a device for the consolidation of the gas companies of the two boroughs, have secured the incorporation of the new company, and it is pointed out, has no franchise, and has made application for none. But the Metropolitan's franchise, Part II, which is a broad one, is a franchise, so far as it relates to electric lighting, heating and power, can be transferred to the new corporation, together with the underground conduits, or as much space in them as may be required for the wires necessary for the transmission of power.

Another rumor current yesterday was that the company is being backed by George J. Gould and Russell Sage, and that the electric manufacturing plant and equipment for the Manhattan Railway when that corporation decides to change its motive power.

HALLWOOD CASH REGISTER CO. DEFEATED. Columbus, Ohio, Oct. 5 (Special).—The injunction asked for by the Hallwood Cash Register Company, of Columbus, against the National Cash Register Company, of Dayton, Ohio, was defeated yesterday by the Federal Circuit Court. The judge refused to grant the injunction.

COURT CALENDARS FOR TO-DAY. Appellate Division—Supreme Court—Before Van Brunt, P. J., Barnes and Patterson and O'Brien, JJ.—10 a. m. In re Estate of Peterson and O'Brien, JJ. 11 a. m. In re Estate of Peterson and O'Brien, JJ. 12 a. m. In re Estate of Peterson and O'Brien, JJ. 1 p. m. In re Estate of Peterson and O'Brien, JJ. 2 p. m. In re Estate of Peterson and O'Brien, JJ. 3 p. m. In re Estate of Peterson and O'Brien, JJ. 4 p. m. In re Estate of Peterson and O'Brien, JJ. 5 p. m. In re Estate of Peterson and O'Brien, JJ. 6 p. m. In re Estate of Peterson and O'Brien, JJ. 7 p. m. In re Estate of Peterson and O'Brien, JJ. 8 p. m. In re Estate of Peterson and O'Brien, JJ. 9 p. m. In re Estate of Peterson and O'Brien, JJ. 10 p. m. In re Estate of Peterson and O'Brien, JJ. 11 p. m. In re Estate of Peterson and O'Brien, JJ. 12 p. m. In re Estate of Peterson and O'Brien, JJ. 1 a. m. In re Estate of Peterson and O'Brien, JJ. 2 a. m. In re Estate of Peterson and O'Brien, JJ. 3 a. m. 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